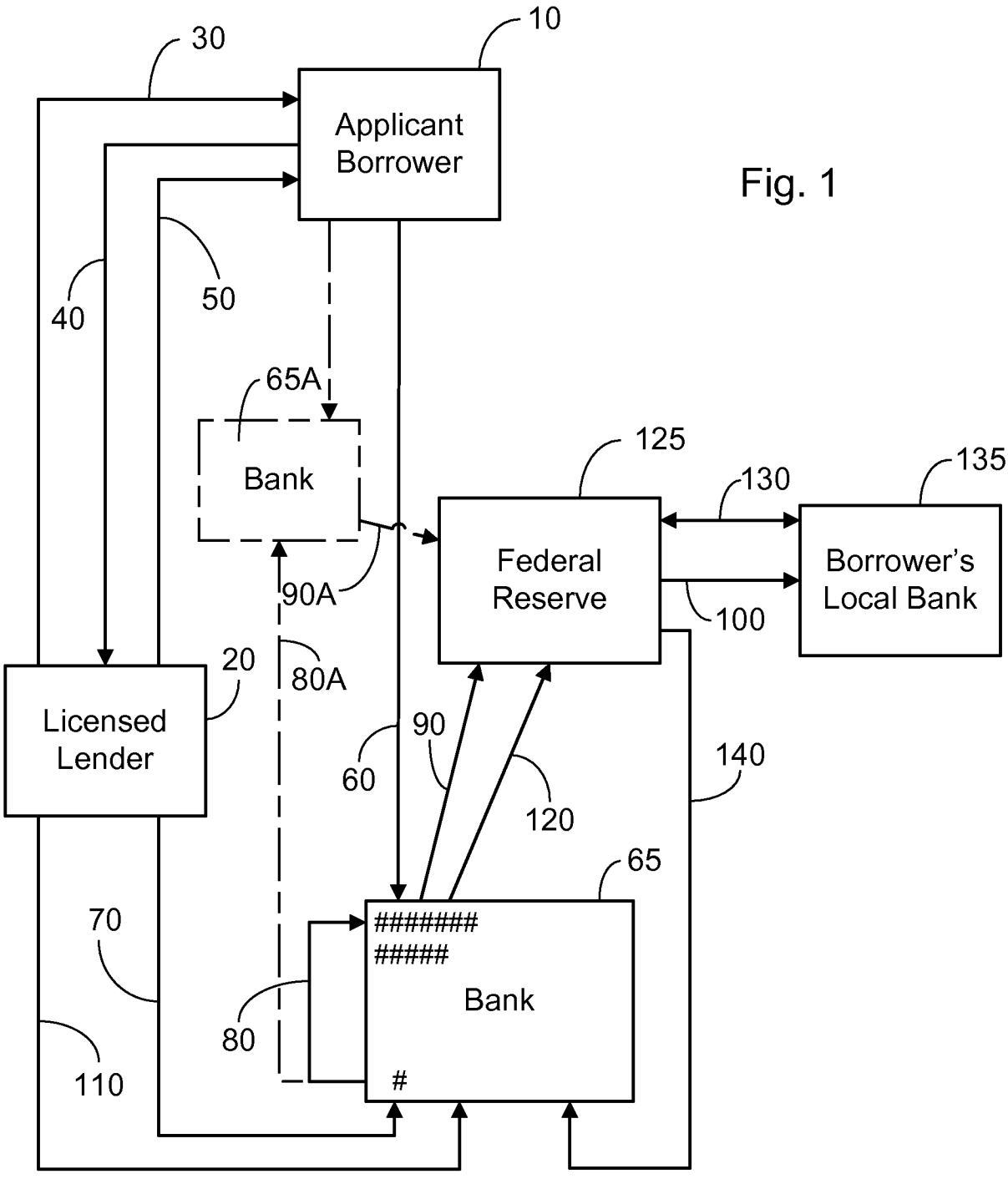
30
10
Applicant
Borrower
40
50
65A
Bank
125
130
135
Federal
Reserve
Borrower's
Local Bank
90A
100
20
80A
Licensed
Lender
90
60
140
120
65
70
#######
#####
Bank
80
110
#

Fig. 1